

**Information to identify the case:**Debtor 1 **Keith William Cobb**Social Security number or ITIN **xxx-xx-0493**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Virginia**Date case filed for chapter **7 8/9/19**Case number: **19-34145-KRH****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read all pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Keith William Cobb	
2. All other names used in the last 8 years		
3. Address	517 Smith Drive Ruther Glen, VA 22546	
4. Debtor's attorney Name and address	Andrew Shun-I Chen Conway Law Group, PC 12934 Harbor Dr, Suite 107 Woodbridge, VA 22192	Contact phone 855-848-3011 Email: <a href="mailto:Andrew@conwaylegal.com">Andrew@conwaylegal.com</a>
5. Bankruptcy trustee Name and address	Bruce E. Robinson P.O. Box 538 South Hill, VA 23970-0538	Contact phone (434) 447-7922 Email: <a href="mailto:bruce.robinsontr@gmail.com">bruce.robinsontr@gmail.com</a>

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .  <b>McVCIS 24-hour case information:</b> Toll Free 1-866-222-8029	701 East Broad Street Richmond, VA 23219  Hours open Monday – Friday, 9:00 AM – 4:00 PM ET, except on holidays.  Contact phone 804-916-2400	<b>For the Court:</b>  Clerk of the Bankruptcy Court: William C. Redden  Date: August 12, 2019
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>September 17, 2019 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Office of the U.S. Trustee, 701 East Broad Street – Suite 4300, Richmond, VA 23219-1885</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul>	
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the <i>conclusion</i> of the meeting of creditors
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

For more information, see page 3 &gt;

<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
<b>13. Local Rule Dismissal Warning</b>	Case may be dismissed for failure to timely file lists, schedules and statements, or to attend meeting of creditors. (Local Bankruptcy Rules 1007-1, 1007-3, and 2003-1.) Trustee may at the meeting give notice of intention to abandon property burdensome or of inconsequential value or intent to sell nonexempt property that has an aggregate gross value less than \$2,500. Objections thereto must be filed pursuant to Local Bankruptcy Rules 6004-2 and 6007-1.
<b>14. Payment of Fees for Richmond Case and Adversary Filing and Miscellaneous Requests</b>	Exact Change Only accepted as of February 4, 2008, for payment of fees and services. Payment may be made by non-debtor's check, money order, cashier's check or a 'not to exceed check' made payable to Clerk, U.S. Bankruptcy Court, or any authorized non-debtor's credit card.

*Electronic bankruptcy notices are delivered faster than the U.S. Mail if you have a PC with Internet connection or a Fax machine. For more information, go to [bankruptcynotices.uscourts.gov](http://bankruptcynotices.uscourts.gov) or call, toll free: 877-837-3424. Case/docket information available on Internet @ [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov)*

**ATTENTION DEBTORS:** Receive your court notices and orders by email through the DeBN. Same-day delivery. Convenient Access. Free. For more information and to download the request form, go to [www.vaeb.uscourts.gov](http://www.vaeb.uscourts.gov) and select the Debtor Electronic Bankruptcy Noticing link from the ATTENTION DEBTORS DeBN banner.

**Certificate of Notice Page 4 of 4**  
 United States Bankruptcy Court  
 Eastern District of Virginia

In re:  
 Keith William Cobb  
 Debtor

Case No. 19-34145-KRH  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0422-7

User: smithla  
 Form ID: 309A

Page 1 of 1  
 Total Noticed: 17

Date Rcvd: Aug 12, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2019.

db +Keith William Cobb, 517 Smith Drive, Ruther Glen, VA 22546-5066  
 14975962 +Blue & Grey Emergency Phys LLC, P.O. Box 37877, Philadelphia, PA 19101-0177  
 14975964 +Cardiology Associates of Fred., 9530 Cosner Drive, Suite 200,  
 Fredericksburg, VA 22408-7760  
 14975966 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690  
 (address filed with court: FOCUSED RECOVERY SOLUTIONS, ATTN: BANKRUPTCY,  
 9701-METROPOLITAN CT, NORTH CHESTERFIELD, VA 23236-0000)  
 14975969 +O'Sullivan Pathology, PLLC, 9834 Business Way, Manassas, VA 20110-4151  
 14975970 +RA Services, Inc., PO Box 743485, Atlanta, GA 30374-3485  
 14975971 RADIOLOGICAL ASSOC OF FRED, 1040 SPOTSYLVANIA AVE, SUITE 200,  
 FREDERICKSBURG, VA 22408-0000  
 14975972 +SPECIALIZED LOAN SERVICING/SLS, ATTN: BANKRUPTCY DEPT, 8742 LUCENT BLVD #300,  
 HIGHLANDS RANCH, CO 80129-2386  
 14975973 Spotsylvania Hospitalist Group, PO Box 14000, Belfast, ME 04915-4033

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: Andrew@conwaylegal.com Aug 13 2019 04:07:23 Andrew Shun-I Chen,  
 Conway Law Group, PC, 12934 Harbor Dr, Suite 107, Woodbridge, VA 22192  
 tr E-mail/Text: brobinson@iq7technology.com Aug 13 2019 04:10:26 Bruce E. Robinson,  
 P.O. Box 538, South Hill, VA 23970-0538  
 14975963 +EDI: CAPITALONE.COM Aug 13 2019 07:33:00 CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285,  
 SALT LAKE CITY, UT 84130-0285  
 14975965 +EDI: WFNNB.COM Aug 13 2019 07:33:00 COMENITY/FASHION BUG, PO BOX 182789,  
 COLUMBUS, OH 43218-2789  
 14975967 +EDI: IIC9.COM Aug 13 2019 07:33:00 I.C. SYSTEM, INC., 444 HIGHWAY 96 EAST, PO BOX 64378,  
 ST. PAUL, MN 55164-0378  
 14975968 +EDI: PARALONMEDCREDIT Aug 13 2019 07:33:00 MEDICREDIT INC., ATTN: BANKRUPTCY DEPARTMENT,  
 PO BOX 1629, MARYLAND HEIGHTS, MO 63043-0629  
 14975974 +EDI: HCA2.COM Aug 13 2019 07:33:00 Spotsylvania Reg Medical Ctr, PO Box 13620,  
 Richmond, VA 23225-8620  
 14975975 EDI: USBANKARS.COM Aug 13 2019 07:33:00 US BANK, ATTN: BANKRUPTCY, PO BOX 5229,  
 CINCINNATI, OH 45201-0000

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 14, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 10, 2019 at the address(es) listed below:

Andrew Shun-I Chen on behalf of Debtor Keith William Cobb Andrew@conwaylegal.com,  
 pwilmer@conwaylegal.com; martin@conwaylegal.com  
 Bruce E. Robinson bruce.robinsontr@gmail.com,  
 therese.rogerstra@gmail.com; brobinson@IQ7Technology.com; brobinson@ecf.epiqsystems.com  
 John P. Fitzgerald, III USTPRegion04.RH.ECF@usdoj.gov

TOTAL: 3